

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michelle Lam,

Debtor.

Chapter 7

Case No. 20-12965

Hon. Timothy A. Barnes

NOTICE OF OBJECTION

To: Patrick S. Layng – Service via CM/ECF
David Siegel – Service via CM/ECF

Trustee, David P. Leibowitz, hereby objects to the Motion to Convert Case from Chapter 7 to Chapter 13 filed by Debtor in this matter on August 13, 2020 (Docket 22).

Trustee submits that this motion should be denied on the grounds of bad faith pursuant to *Marrama v. Citizens Bank of Massachusetts*, 549 U.S. 365 (2007). In particular, Trustee points to the sudden and dramatic changes in Schedule I and J and states that there is sufficient equity in the Debtor's house to pay a substantial, if not 100% dividend to unsecured creditors now, rather than waiting for 5 years and depending on a drastically changed budget and support from others.

Trustee will file a further memorandum in opposition to the Debtor's motion in sufficient time for the Court to consider the same prior to the hearing date.

Respectfully Submitted,

/s/ David P. Leibowitz
Trustee

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CERTIFICATE OF SERVICE

STATE OF ILLINOIS)
)
COUNTY OF COOK) SS

David P. Leibowitz, an attorney, certify, that he served a copy of the foregoing Notice together with a copy of the Motion attached thereto on the persons named below, by either service through CM/ECF, or as otherwise indicated, on August 13, 2020.

BY: /s/ David P. Leibowitz